

Fill in this information to identify the case:

Debtor 1 Anthony Scott Hensley

Debtor 2 Crystal Dawn Gibson Hensley
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of NC
(State)

Case number 12-50925

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: NC HOUSING FINANCE AGENCY Court claim no. (if known): 10

Last 4 digits of any number you use to identify the debtor's account: 6 0 2 2

Property address: 2132 Burkhard Road
Number Street

Lexington NC 27292
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 08 / 01 / 2017
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ _____
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____
- c. **Total.** Add lines a and b. (c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

MM / DD / YYYY

Debtor 1 Anthony Scott Hensley
First Name Middle Name Last Name

Case number (if known) 12-50925

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Marianne M. Larkin
Signature

Date 06/23/2017

Print Marianne M. Larkin
First Name Middle Name Last Name

Title Bankruptcy Asset Manager

Company SN Servicing Corporation

If different from the notice address listed on the proof of claim to which this response applies:

Address 323 5th Street
Number Street

Eureka CA 95501
City State ZIP Code

Contact phone (800) 603 - 0836

Email bknotices@sns.com

Michelle R. Ghidotti-Gonsalves, Esq. (SBN 232837)
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Attorney for Creditor
NC Housing Finance Agency

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA – WINSTON-SALEM DIVISION

In Re:)	CASE NO.: 12-50925
)	
Anthony Scott Hensley and Crystal Dawn Gibson)	CHAPTER 13
Hensley,)	
)	CERTIFICATE OF SERVICE
Debtors.)	
)	
)	
)	
)	
)	
)	
)	

CERTIFICATE OF SERVICE

I am employed in the County of Orange, State of California. I am over the age of eighteen and not a party to the within action. My business address is: 5120 E. LaPalma Ave., Ste. 206, Anaheim, CA 92807.

I am readily familiar with the business's practice for collection and processing of correspondence for mailing with the United States Postal Service; such correspondence would be deposited with the United States Postal Service the same day of deposit in the ordinary course of business.

On June 24, 2017 I served the following documents described as:

- RESPONSE TO NOTICE OF FINAL CURE PAYMENT**

on the interested parties in this action by placing a true and correct copy thereof in a sealed envelope addressed as follows:

(Via United States Mail)

Debtor Anthony Scott Hensley 2132 Burkhardt Road Lexington, NC 27292 Joint Debtor Crystal Dawn Gibson Hensley 2132 Burkhardt Road Lexington, NC 27292 Debtor's Counsel Wendell Wes Schollander, III Schollander Law Offices, LLP Suite 308 2000 W. First St. Winston-Salem, NC 27104-4225	Chapter 13 Trustee Kathryn L. Bringle Winston-Salem Chapter 13 Office 2000 West First St., Suite 300 P. O. Box 2115 Winston-Salem, NC 27102-2115
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xx (By First Class Mail) At my business address, I placed such envelope for deposit with the United States Postal Service by placing them for collection and mailing on that date following ordinary business practices.

 Via Electronic Mail pursuant to the requirements of the Local Bankruptcy Rules of the Eastern District of California

xx (Federal) I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on June 24, 2017 at Anaheim, California

/s/ Krystle Miller
Krystle Miller